

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Leslie J. Costa  
Hector D. Costa, Jr.  
Debtors

Case No. 15-02169-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 14

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db/jdb +Leslie J. Costa, Hector D. Costa, Jr., P.O. Box 534, Millheim, PA 16854-0534  
4695068 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
Los Angeles, CA 90051-5478  
4656428 +Metzger Animal Hospital, LLC, Attn: Accounts Receivable, 1044 Benner Pk.,  
State College, PA 16801-7318  
4656429 +Millheim Borough, P.O. Box 421, Millheim, PA 16854-0421  
4885109 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE LLC, Nationstar Mortgage LLC, PO Box 619096,  
Dallas, TX 75261-9741)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4661140 +EDI: CINGMIDLAND.COM Aug 11 2020 23:28:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
4761630 EDI: BANKAMER.COM Aug 11 2020 23:28:00 BANK OF AMERICA, N.A., P.O. Box 31785,  
Tampa, FL 33631-3785  
4656427 +EDI: BANKAMER.COM Aug 11 2020 23:28:00 Bank of America, P.O. Box 5170,  
Simi Valley, CA 93062-5170  
4696797 +EDI: BANKAMER.COM Aug 11 2020 23:28:00 Bank of America, N.A., P.O. Box 5170,  
Simi Valley, CA 93062-5170  
4656431 +EDI: AGFINANCE.COM Aug 11 2020 23:28:00 OneMain Financial, P.O. Box 183172,  
Columbus, OH 43218-3172  
4656432 EDI: PRA.COM Aug 11 2020 23:28:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,  
Norfolk, VA 23541  
4689604 EDI: PRA.COM Aug 11 2020 23:28:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
4656434 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 11 2020 19:26:32 West Penn Power,  
P.O. Box 3615, Akron, OH 44309-3615  
4694568 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 11 2020 19:26:32 West Penn Power,  
1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
4885110\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE LLC, Nationstar Mortgage LLC, PO Box 619096,  
Dallas, TX 75261-9741)

4656433\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 12914,  
Norfolk, VA 23541)

4656430 ##+Northwest Consumer, 137 Rolling Ridge Dr., P.O. Box 162, State College, PA 16804-0162  
4697839 ##+Northwest Consumer Discount Co, PO Box 162, State College, PA 16804-0162

TOTALS: 0, \* 2, ## 2

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
Donald M Hahn on behalf of Debtor 2 Hector D. Costa, Jr. dhahn@nittanylaw.com  
Donald M Hahn on behalf of Debtor 1 Leslie J. Costa dhahn@nittanylaw.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. josh.goldman@padgettlawgroup.com, bkgroup@kmllawgroup.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
Tonia M Torquato on behalf of Debtor 1 Leslie J. Costa bankrupt@nittanylaw.com, psampsel@nittanylaw.com  
Tonia M Torquato on behalf of Debtor 2 Hector D. Costa, Jr. bankrupt@nittanylaw.com, psampsel@nittanylaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1 Leslie J. Costa  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Hector D. Costa Jr.  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 4:15-bk-02169-RNO

Social Security number or ITIN xxx-xx-0194  
EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-9855  
EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Leslie J. Costa

Hector D. Costa Jr.

By the  
court:

8/11/20

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Tonia Wilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**